

From: Sandra Deren <sandy.deren@gmail.com>
Sent: Wednesday, September 23, 2015 10:26 PM
To: EBSA, E-ORI - EBSA
Subject: "RIN 1210 – AB32" on part of ruling.

Please do not stop or hinder my ability to use option trading in my IRA account. If used properly option trading is a safer way to invest in the stock market. I have made way more money dealing with options than I have trading stocks. I also use a advisor dealing with most of my option trades and I can tell you first hand my earnings ability went WAY down when the brokerage firm instituted stiffer margin requirements on my IRA. I'm not sure if the broker instituted this new reg.or if it was done because they knew the government was going to institute new regs.anyway. It is getting very difficult to make any money in stocks particularly in a volatile market so I beg of you to not stop me from using the best trading and safest options at my disposal. I think the government should help us to have any and all reasonable options to try and earn money in our IRA's. If we don't get some relief on some of these rules, we're all going to end up being wards of the state. I realize that some people take very unsafe bets on the market but the government or anyone else cannot control everything or if the government restricts to much we end up with nothing. Do you think the market is without risk? We all know the answer to that. I can show you my option account has grown while my managed and also my self directed IRA's have lost mont. Which would you rather have???

Thank you.

Sandra J. Deren